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## SHAPIRO & SUTHERLAND, LLC

1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683

Telephone: (360) 260-2253

S&S No. 17-122063

# UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF WASHINGTON

In Re:

Case No. 19-11580-TWD

Casey Lynn Pirie

OBJECTION TO CONFIRMATION OF THE AMENDED CHAPTER 13 PLAN

Debtor(s)

COMES NOW Nationstar Mortgage LLC d/b/a Mr. Cooper, its successors and/or assigns, ("Creditor"), by and through its attorney, Kelly Sutherland, hereby objects to Casey Lynn Pirie's ("Debtor") proposed Amended Chapter 13 Plan dated May 13, 2019 (the "Plan").

#### **BACKGROUND**

On or about March 29, 2010, Lori L. Bumann and Casey L. Pirie made, executed and delivered a Note ("Note") in favor of Bank of America, N.A. in the original principal amount of \$155,035.00. Creditor is the holder of the original Note endorsed in blank. This Note was secured by a Deed of Trust encumbering real property commonly described as 1839 S 286<sup>th</sup> Lane, Apt. S104, Federal Way, Washington 98003.

As will be established by the Proof of Claim that is to be filed with the Court, the amount necessary to fully pay off Creditor's lien is about \$135,123.75, and the pre-petition arrears are approximately \$3,581.63. The pre-petition arrears consist primarily of escrow advances and an escrow shortage.

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1 – OBJECTION TO CONFIRMATION OF THE PROPOSED CHAPTER 13 PLAN

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### **AUTHORITY AND ARGUMENT**

Creditor objects to confirmation of the Plan because the Plan does not provide for cure of the pre-petition arrearage owing to Creditor. As stated above, the pre-petition arrearages are \$3,581.63. Pursuant to 11 U.S.C. § 1322(b)(5), the plan must provide for the curing of any default within a reasonable period of time. Since the Plan fails to cure the arrearage, the Plan does not meet the requirements of 11 U.S.C. § 1322(b)(5).

WHEREFORE, Nationstar Mortgage LLC d/b/a Mr. Cooper, its successors and/or assigns, respectfully requests an Order denying Confirmation of the Debtor's proposed Plan.

Dated this 18<sup>th</sup> day of June, 2019.

/s/ Kelly Sutherland

Kelly D. Sutherland, WSBA # 21889 Attorneys for Nationstar Mortgage LLC d/b/a Mr. Cooper

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## **CERTIFICATE OF MAILING**

I certify that on June 18, 2019, I served an exact and complete copy of the Objection to Confirmation on the following parties by depositing it, or causing it to be deposited, in the U.S. Post Office, in a sealed envelope with postage paid, addressed to each of the respective parties' last-known address:

Casey Lynn Pirie 1839 S 286th Lane S #104 Federal Way, WA 98003

Ellen Ann Brown Brown & Seelye PLLC 744 S Fawcett Ave Tacoma, WA 98402

Jason Wilson-Aguilar 600 University St #1300 Seattle, WA 98101

/s/ Jenni Tkachenko Jenni Tkachenko Legal Assistant